REMARKS

Claims 1, 9, 15, 16, 26 and 39 have been amended. No claims have been added or cancelled. Therefore, claims 1-39 remain pending in the application. Reconsideration is respectfully respected in view of the following remarks.

Section 102(e) Rejection:

The Examiner rejected claims 1-3, 7-11, 14-16, 26-34, 36-37 and 39 under 35 U.S.C. § 102(e) as being anticipated by Pitroda (U.S. Publication 2005/0247777). Applicant respectfully traverses these rejections for at least the following reasons.

Regarding claim 1, Pitroda fails to teach non-volatile memory containing a set of multiple identifiers associated with a <u>same</u> customer account, wherein said multiple identifiers are also known to an agency providing said customer account, and a processor operable to select, <u>for each of a plurality of transactions involving the same customer account, a different identifier from said set of multiple identifiers</u> for use with the respective transaction. The Examiner refers to Figures 1, 12, 13 and 14 and paragraph 0007 of Pitroda. However, these citations fail to teach or suggest a processor operable to select, for **each of a plurality of transactions involving the same customer account, a different identifier** from said set of multiple identifiers for use with the transaction. Thus, the rejection of claim 1 is not supported by the cited art and removal thereof is respectfully requested. Independent claims 9 and 15 recite features using language similar to that of claim 1, and are therefore also in condition for allowance for similar reasons.

Regarding claim 16, Pitroda fails to teach an apparatus for use in making a transaction, including: non-volatile memory containing a set of multiple identifiers, wherein said multiple identifiers are also known to an agency associated with the transaction, and <u>a processor operable to randomly or pseudo-randomly select one identifier from said set of multiple identifiers for use in any transaction.</u> The Examiner

refers to Figures 1, 12, 13 and 14 and paragraph 0007 of Pitroda. However, these citations fail to teach or suggest a processor operable to **randomly or pseudo-randomly** select one identifier from said set of multiple identifiers for use in any transaction. For at least the reasons above, the rejection of claim 16 is not supported by the cited art and removal thereof is respectfully requested.

Regarding claim 26, Pitroda fails to teach generating a bill for the transaction at the terminal, engaging the portable transaction device with the terminal, transmitting the bill from the terminal to the transaction device, selecting, for each of a plurality of transactions involving a same customer account, a different identifier from a set of multiple identifiers stored on the transaction device for use in the transaction, generating a transaction record on the transaction device, the transaction record incorporating information from the bill and the selected identifier, and transmitting the transaction record to the terminal. The Examiner refers to Figures 2, 8, 12-18 and paragraphs 0089 and 0099 of Pitroda. However, these citations fail to teach or suggest all of the limitations within claim 26. Figure 2 of Pitroda does not disclose **generating a bill** for the transaction at the terminal as recited by claim 26. Furthermore, Figure 8 fails to disclose **transmitting the bill** from the terminal to the transaction device as recited by claim 26. Additionally, Figures 12, 13, and 14 do not disclose selecting, for each of a plurality of transactions involving a same customer account, a different identifier from a set of multiple identifiers stored on the transaction device for use in the transaction as recited by claim 26. For at least the reasons above, the rejection of claim 26 is not supported by the cited art and removal thereof is respectfully requested.

Regarding claim 30, Pitroda fails to teach a method of operating a computer account system at an agency, said agency maintaining a plurality of customer accounts on the computer account system, wherein each customer account has a set of multiple identifiers associated therewith, the method comprising: receiving a request for a transaction on a customer account, accessing an identifier within the request, determining which set of multiple identifiers the accessed identifier belongs to, and from this determining a customer account for the transaction, and updating the determined

10/654,733 (5681-20500/P7886)   12   Meyertons, Hood, Kivlin, Kowert & Goetzel, P.C.

PAGE 12/15 * RCVD AT 10/23/2006 9:37:42 PM [Eastern Daylight Time] * SVR:USPTO-EFXRF-2/9 * DNIS:2738300 * CSID:15128538801 * DURATION (mm-ss):04-00

customer account in respect of the transaction. The Examiner refers to Figures 2, 15, 16 and 17 and paragraphs 0089 and 0099 of Pitroda. However, these citations fail to teach or suggest <u>determining which set of multiple identifiers the accessed identifier belongs to, and from this determining a customer account for the transaction</u> as recited by claim 30. For at least the reasons above, the rejection of claim 30 is not supported by the cited art and removal thereof is respectfully requested.

Regarding claim 36, Pitroda fails to teach a computer account system at an agency, said system comprising: <u>a plurality of customer account records, wherein each customer account record incorporates a set of multiple identifiers</u> associated therewith, and an index that maps identifiers to corresponding account records, wherein the system is responsive to receiving a request for a transaction on a customer account to access an identifier within the request in order to determine which set of multiple identifiers and hence which customer account the accessed identifier belongs to. The Examiner refers to Figures 12, 13, 14, 15 and paragraphs 0089, 0098, 0099 and 0100 of Pitroda. However, these citations fail to teach or suggest <u>a plurality of customer account records, wherein each customer account record incorporates a set of multiple identifiers.</u> For at least the reasons above, the rejection of claim 36 is not supported by the cited art and removal thereof is respectfully requested. Independent claim 39 recites features using language similar to that of claim 36, and is therefore also in condition for allowance for similar reasons.

Section 103(a) Rejections:

The Examiner rejected claims 4-6, 12, 13, 35 and 38 under 35 U.S.C. § 103(a) as being unpatentable over Pitroda in view of Mann, III et al., (U.S. Publication 2006/0122943) (hereinafter "Mann"), and claims 17-25 as being unpatentable over Wynn (U.S. Patent RE38,137 E). Applicant respectfully traverses these rejections for at least the following reasons.

Regarding claim 17, Wynn fails to teach or suggest a method for opening an account on a portable transaction device comprising: opening an account record in an agency computer system, wherein said agency is to provide the account, generating a set of multiple identifiers to be used for transactions on the account, storing the set of multiple identifiers in the agency computer system, and storing the set of multiple identifiers on the portable transaction device. The Examiner refers to Figure 10 and column 4, line 55 – column 5, line 5 of Wynn. However, these citations fail to describe **generating a set of multiple identifiers to be used for transactions on the account**, and **storing the set of multiple identifiers in the agency computer system.** For at least the reasons above, the rejection of claim 17 is not supported by the cited art and removal thereof is respectfully requested.
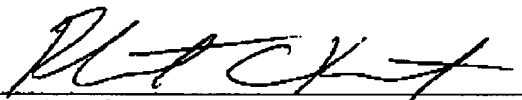
CONCLUSION

Applicants submit the application is in condition for allowance, and prompt notice to that effect is respectfully requested.

If any extension of time (under 37 C.F.R. § 1.136) is necessary to prevent the above-referenced application from becoming abandoned, Applicant hereby petitions for such an extension. If any fees are due, the Commissioner is authorized to charge said fees to Meyertons, Hood, Kivlin, Kowert, & Goetzel, P.C. Deposit Account No. 501505/5681-20500/RCK.

Also enclosed herewith are the following items:

☐ Return Receipt Postcard

☐ Petition for Extension of Time

☐ Notice of Change of Address

☐ Other:

Respectfully submitted,

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Date: October 23, 2006

10/654,733 (5681-20500/P7886)   15   Meyertons, Hood, Kivlin, Kowert & Goetzel, P.C.

PAGE 15/15 * RCVD AT 10/23/2006 9:37:42 PM [Eastern Daylight Time] * SVR:USPTO-EFXRF-2/9 * DNIS:2738300 * CSID:15128538801 * DURATION (mm-ss):04-00